

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Luis Eduardo Gutierrez-Sheris      Examiner: John M Winter  
Serial No.: 10/752,396      Confirmation No: 3579  
Filed: January 6, 2004      Art Unit: 3685  
For: **MONEY-TRANSFER TECHNIQUES**

Commissioner for Patents  
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**AMENDMENT**

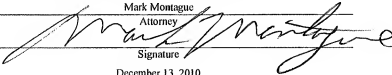
Sir:

In response to the Final Office Action dated September 28, 2010, please amend the  
above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2  
of this Amendment.

**Remarks** begin on page 12 of this Amendment.

I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS)  
to the United States Patent and Trademark Office on December 13, 2010  
Date of Deposit

Mark Montague  
Attorney  
  
Signature  
December 13, 2010  
Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be  
required, or credit any overpayment to Account No. 03-3415.